

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GEOVANY ZELAYA

Debtor(s)

Case No. 09-49153

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/30/2009.
- 2) The plan was confirmed on 04/07/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/11/2012.
- 5) The case was completed on 02/13/2015.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,655.00.
- 10) Amount of unsecured claims discharged without payment: \$31,775.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$14,113.86  
Less amount refunded to debtor \$13.86

**NET RECEIPTS: \$14,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,400.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$736.51  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,136.51**

Attorney fees paid and disclosed by debtor: \$100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIS SVC LLC	Unsecured	410.00	410.00	410.00	21.19	0.00
ASSET ACCEPTANCE LLC	Unsecured	640.00	640.00	640.00	32.12	0.00
ASSET ACCEPTANCE LLC	Unsecured	600.00	600.00	600.00	30.11	0.00
ASSOCIATES CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	0.00	NA	NA	0.00	0.00
CALIFORNIA STUDENT AID	Unsecured	2,334.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CB&T	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	58.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	585.00	585.00	29.36	0.00
ECMC	Unsecured	2,798.00	6,407.49	6,407.49	321.58	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
GALAXY PORTFOLIOS LLC	Unsecured	NA	385.17	385.17	19.35	0.00
GENEREAL REVENUE CORPORATION	Unsecured	5,894.49	NA	NA	0.00	0.00
GOLDS GYM	Unsecured	526.00	NA	NA	0.00	0.00
GOLDS GYM	Unsecured	90.00	NA	NA	0.00	0.00
HHC	Unsecured	596.03	NA	NA	0.00	0.00
IASIS JORDAN VALLEY HOSPITAL	Unsecured	512.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	807.00	807.94	807.94	40.55	0.00
MACYS	Unsecured	0.00	NA	NA	0.00	0.00
MICHELLE OVALLE	Priority	0.00	NA	NA	0.00	0.00
MOUNTAIN AMERICA CU	Unsecured	0.00	2,274.76	2,274.76	114.16	0.00
MTN LAND COL	Unsecured	292.00	NA	NA	0.00	0.00
MTN LAND COL	Unsecured	142.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MTN LAND COL	Unsecured	93.00	NA	NA	0.00	0.00
MTN LAND COL	Unsecured	603.00	885.60	885.60	44.45	0.00
OFFICE REC SERV	Unsecured	4,275.00	NA	NA	0.00	0.00
PITTMAN DDS	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	652.00	804.98	804.98	40.40	0.00
R C WILEY HOME FURNISHINGS	Unsecured	1,384.00	1,384.24	1,384.24	69.47	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SOVEREIGN BANK	Unsecured	1,925.00	NA	NA	0.00	0.00
SOVEREIGN BANK	Secured	5,875.00	0.00	7,800.00	7,800.00	1,374.57
SUNBELT	Unsecured	0.00	NA	NA	0.00	0.00
SUNBELT CREDIT/SFCUT	Unsecured	0.00	521.63	521.63	26.18	0.00
WELLS FARGO BANK NA	Unsecured	120.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	NA	5,542.71	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	NA	118,085.25	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,800.00	\$7,800.00	\$1,374.57
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,800.00</b>	<b>\$7,800.00</b>	<b>\$1,374.57</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,706.81</b>	<b>\$788.92</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,136.51</u>	
Disbursements to Creditors	<u>\$9,963.49</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,100.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.